KOLAR DISTRICT.

Notification dated 23rd February 1940.

To

All the the Officers drawing their bills at the Taluk Treasury, Bowringpet.

Their kind reference is drawn to Article 45, M. C. A. C., Vol. 1, and they are requested to see that their salary and establishment bills are sent to the treasury two days before the last working day of the month to which they relate to facilitate audit and payment on the first working day of the succeeding month.

J. B. MALLARADHYA,
For *Deputy Commissioner,*
Treasury Department.

MISCELLANEOUS DEPARTMENTS

OFFICE OF THE SUPERINTENDING ENGINEER, JOG FALLS PROJECT, BANGALORE.

Notification dated 13th February 1940.

The office of the Superintending Engineer, Jog Falls Project, Bangalore, has been shifted from the Old Public Offices to the "Kalami Buildings" in Lal-Bagh Road on the 13th February 1940. All correspondence intended for the above office should be addressed as noted below :—

The Superintending Engineer,
Jog Falls Project,
"Kalami Buildings,"
Lal-Bagh Road,
Bangalore City.

L. A. H. WINCKLER,
Superintending Engineer.

OFFICE OF THE MYSORE GOVERNMENT LIFE INSURANCE DEPARTMENT.

PUBLIC BRANCH.

Report for the year 1938-39.

1. During the year under report 6,813 proposals were received for a total assurance of Rs. 61,43,000. With 278 cases for Rs. 2,41,300 pending at the beginning of the year, the total number dealt with during the year was 7,091 for Rs. 63,84,300 as against 6,878 for Rs. 60,74,850 in the previous year. Six thousand one hundred and forty-four proposals for Rs. 54,71,400 were accepted, 389 for Rs. 3,96,000 were rejected, 268 for Rs. 2,62,200 were either withdrawn or cancelled and 290 for Rs. 2,54,700 were pending at the close of the year. The percentage of rejected cases to accepted proposals was 6·33 as against 3·82 of the previous year. Of the 6,144 proposals accepted, 5,532 resulted in the issue of policies assuring Rs. 48,72,400 for an annual premium of Rs. 2,57,927-6-0. The average assurance per policy was Rs. 881, the same as in the previous year.

2. Statement II shows the receipt and disposal of proposals from inception. Statement II (*a*) shows the progressive total of policies issued.

3. Two hundred and thirty-two policies—2 of the 'A' class, 4 of the 'B' class, 214 of the 'C' class, 7 of the 'D' class and 5 of the 'E' class for the total assurance of Rs. 2,28,045-8-0 resulted in claims and 14 policies of the 'D' class for an assurance of Rs. 8,050 became fully paid up during the year by the reported death of insured persons.

4. Two hundred and eight policies were discharged during the year by payment of Rs. 2,21,863-15-6 to the heirs or other representatives of the deceased insured.

5. Five policies of the 'A' class, 2 of the 'B' class, 457 of the 'C' class and 5 of the 'D' class—in all 469—were surrendered and a surrender value of Rs. 57,952 was paid. A sum of Rs. 2,12,222 was paid during the year in respect of 115 policies of the 'C' class and 90 policies of the 'D' class which became claims by maturity.

6. From the commencement of the scheme, 39 policies of the 'A' class, 21 of the 'B' class, 1,223 of the 'C' class and 5 of the 'E' class—in all 1,288 policies assuring Rs. 13,27,450—resulted in claims and 132 policies of the 'D' class for an assurance of Rs. 1,05,500 became fully paid up by the reported death of insured persons. In all 11,474 policies assuring Rs. 1,02,61,800 became extinct by maturity, surrender, refund, cancellation and issue of paid-up policies. The total number of policies in force on 30th June 1939 was 37,453 assuring Rs. 3,48,51,500 and realising an annual premium of Rs. 18,66,270-15-0.

7. Transactions relating to the Reversionary and *Interim* Bonus Additions are detailed in Statement VII.

8. The cash balance in favour of the fund on 1st July 1938 was Rs. 78,68,876-1-2. Receipts during the year amounted to Rs. 22,84,332-13-0 inclusive of Rs. 3,50,184-0-7 being the interest for the year on balances of the fund. Total payments under all the heads amounted to Rs. 10,95,511-6-3, leaving the closing balance on 30th June 1939 at Rs. 90,57,697-8-2.

9. Out of the policy loans advanced to policy holders a sum of Rs. 9,87,670-1-4 was outstanding at the end of the year. The total assets of the fund at the end of the year amounted to Rs. 1,10,39,892-14-6. The percentages of the year's total payments and the cost of management to the closing balancing were 12·09 and 2·26, respectively, as against 10·87 and 2·16, respectively, in the previous year.

10. The percentage of the cost of management to the premium income of the year was 10·88 as against 10·11 in the previous year, the increase being due to the valuation expenses.

11. The Actuary's report on the quinquennial valuation of the fund as at 30th June 1938 was received during year and, as recommended by the Actuary, a simple Reversionary Bonus of Rs. 20 per thousand per annum was declared in respect of all with-profit policies in force on the date of valuation. The work of the issue of Reversionary Bonus Certificates was also completed.

12. The triennial election of members to represent policyholders on the committee took place during the year.

13. In the interests of greater efficiency and with a view to facilitate the expeditious disposal of proposals, a whole-time Medical Officer was appointed during the year to assist the Senior Surgeon in his work of giving opinion in respect of proposals received.

14. In order to cope efficiently with the rapidly increasing work of the office, sanction of Government was obtained during the year for the purchase of an addressing machine.

M. VIRARAJA URS,
Secretary,
Insurance Department.

STATEMENT I.

Statement of proposals received, disposed of and pending disposal during the year 1938-39.

Particulars	"A"		"B"		"C"		"D"		"E"		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
Pending on 1st July 1938 ...	2	1,600	...	....	222	1,98,000	1	400	53	41,300	278	2,41,300
Received during 1938-39	41	55,900	14	20,400	5,194	46,69,900	55	41,300	1,509	13,55,500	6,813	61,43,000
Total ...	43	57,500	14	20,400	5,416	48,67,900	56	41,700	1,562	13,96,800	7,091	63,84,300
Accepted during 1938-39 ...	39	51,000	14	18,400	4,675	41,38,800	37	27,900	1,379	12,35,300	6,144	54,71,400
Rejected ,, ...	2	2,500	...	...	313	3,22,600	1	300	73	70,600	389	3,96,000
Cancelled or withdrawn ,, ...	1	2,000	...	*2,000	209	2,04,200	13	11,000	45	43,000	268	2,62,200
Total disposed of ...	42	55,500	14	20,400	5,197	46,65,600	51	39,200	1,497	13,48,900	6,801	61,29,600
Pending on 30th June 1939 ...	1	2,000	...	....	219	2,02,300	5	2,500	65	47,900	290	2,54,700

* On account of reduction of the sum assured.

STATEMENT II.

Statement of proposals received, disposed of and pending disposal from the commencement of the Scheme to the end of 30th June 1939.

Particulars	"A"		"B"		"C"		"D"		"E"		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
Proposals received to end of June 1938 ...	532	8,91,400	443	5,86,650	52,357	4,95,03,975	3,519	26,08,350	1,087	9,39,100	57,938	5,45,29,425
Received during 1938-39 ...	41	55,900	14	20,400	5,194	46,69,900	55	41,300	1,509	13,55,500	6,813	61,43,000
Total ...	573	9,47,300	457	6,07,050	57,551	5,41,73,875	3,574	26,49,650	2,596	22,94,600	64,751	6,06,72,475
Proposals accepted to end of June 1938.	444	7,42,600	362	4,84,650	47,156	4,47,45,800	2,933	21,41,850	979	8,46,400	51,874	4,89,60,800
Accepted during 1938-39	39	51,000	14	18,400	4,675	41,38,800	37	27,900	1,379	12,35,300	6,144	54,71,400
Total ...	483	7,93,600	376	5,03,050	51,831	4,88,84,100	2,970	21,69,750	2,358	20,81,700	58,018	5,44,32,200
Rejected, cancelled or withdrawn to end of June 1938.	86	1,47,200	81	1,02,000	4,979	45,60,675	585	4,66,100	55	51,400	5,786	53,27,375
Cancelled or withdrawn during 1938-39.	3	4,500	...	2,000	522	5,26,800	14	11,300	116	1,13,600	657	6,58,200
Total disposed of ...	89	1,51,700	81	1,04,000	5,501	50,87,475	599	4,77,400	173	1,65,000	6,443	59,85,575
Total disposed of to end of June 1939.	572	9,45,300	457	6,07,050	57,332	5,39,71,575	3,569	26,47,150	2,531	22,46,700	64,461	6,04,17,775
Pending on 30th June 1939 ...	1	2,000	...	...	219	2,02,300	5	2,500	65	47,900	290	2,54,700

STATEMENT II(A).

Statement showing the progressive total of policies issued from the commencement of the Scheme to end of 30th June 1939.

Years	Number of policies	Sum assured	Annual premium	Total number of policies	Total sum assured	Total annual premium
		Rs.	Rs. a. p.		Rs.	Rs. a. p.
1917—18	225	4,00,600	18,607 4 0	225	4,00,600	18,607 4 0
1918—19	245	3,36,200	20,434 2 0	470	7,36,900	39,041 6 0
1919—20	247	3,29,000	15,939 8 0	717	10,65,900	54,980 14 0
1920—21	228	3,21,500	14,273 7 0	945	13,87,400	69,254 5 0
1921—22	309	3,98,200	18,882 5 0	1,254	17,85,600	88,136 10 0
1922—23	434	4,31,600	19,943 11 0	1,688	22,17,200	1,08,080 5 0
1923—24	1,219	12,68,700	60,424 2 0	2,907	34,85,900	1,68,504 7 0
1924—25	1,323	14,98,600	88,225 0 0	4,230	49,84,500	2,56,729 7 0
1925—26	839	9,06,000	47,614 11 0	5,069	58,90,500	3,04,344 2 0
1926—27	799	7,82,000	45,558 11 0	5,868	66,72,500	3,49,902 13 0
1927—28	1,027	10,88,900	61,896 9 0	6,895	77,61,400	4,11,799 6 0
1928—29	1,586	17,26,200	94,389 12 0	8,481	94,87,600	5,06,189 2 0
1929—30	2,245	23,98,800	1,34,262 2 0	10,726	1,18,86,400	6,40,451 2 0
1930—31	2,480	25,07,400	1,34,573 8 0	13,206	1,43,93,800	7,75,024 10 0
1931—32	2,910	26,42,200	1,40,371 5 0	16,116	1,70,36,000	9,15,395 15 0
1932—33	3,399	28 03,200	1,52,661 3 0	19,515	1,98,39,200	10,68,057 2 0
1933—34	3,758	32,93,100	1,76,378 10 0	23,273	2,31,32,300	12,44,435 12 0
1934—35	4,943	44,51,800	2,44,802 9 0	28,216	2,75,84,100	14,89,238 5 0
1935—36	5,034	45,44,800	2,47,285 9 0	33,250	3,21,28,900	17,36,523 14 0
1936—37	5,779	50,31,400	2,68,033 4 0	39,029	3,71,60,300	20,04,557 2 0
1937—38	5,786	50,95,100	2,74,375 12 0	44,815	4,22,55,400	22,78,932 14 0
1938—39	5,532	48,72,400	2,57,927 6 0	50,347	4,71,27,800	25,36,860 4 0

STATEMENT III.

Statement of Policies ceasing to be effective by Death, Surrender, Maturity, etc., from the commencement of the Scheme to end of 30th June 1939.

Period	Particulars	"A"		"B"		"C"		"D"		"E"		Total	
		Policies	Amount	Policies	Amount	Policies	Amount	Policies	Amount	Policies	Amount	Policies	Amount
			Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
Up to end of 30th June 1938.	By death ..	37	79,000	17	28,900	1,009	10,18,750	119	97,700	...	...	1,182	12,24,350
	,, surrender ..	103	1,54,500	53	66,400	8,409	79,00,300	449	2,91,900	1	800	9,015	84,13,900
	,, paid-up policy ..	20	32,900	7	12,750	349	4,41,100	145	1,27,900	...	...	521	6,14,650
	,, cancellation ..	12	20,500	17	23,800	29	31,800	29	29,000	...	...	87	1,05,100
	,, maturity ..	..	..	..	..	331	4,26,950	424	3,14,550	...	...	755	7,41,500
	,, refunds under Table IV.	..	..	..	..	..	..	76	58,200	...	...	76	58,200
										...	...		
	Total ..	172	2,86,900	94	1,31,850	10,127	98,18,900	1,242	9,19,250	1	800	11,636	1,11,57,700
During the year ending 30th June 1939.	By death ..	2	5,600	4	8,500	214	1,83,100	13	7,800	5	3,600	238	2,08,600
	,, surrender ..	12	18,500	3	4,000	707	6,05,100	17	9,900	21	11,600	760	6,49,100
	,, paid-up policy ..	...	...	...	...	54	67,200	12	6,200	...	...	66	73,400
	,, cancellation ..	...	...	1	600	1	200	1	600	...	...	3	1,400
	,, maturity ..	...	...	...	...	115	1,26,400	72	57,800	...	...	187	1,84,200
	,, refunds under Table IV.	...	...	...	...	...	...	4	1,900	...	...	4	1,900
										...	...		
	Total ..	14	24,100	8	13,100	1,091	9,82,000	119	84,200	26	15,200	1,258	11,18,600
Total to end of 30th June 1939.	By death ..	39	84,600	21	37,400	1,223	12,01,850	132	1,05,500	5	3,600	1,420	14,32,950
	,, surrender ..	115	1,73,000	56	70,400	9,116	85,05,400	466	3,01,800	22	12,400	9,775	90,63,000
	,, paid-up policy ..	20	32,900	7	12,750	403	5,08,300	157	1,34,100	..	...	587	6,88,050
	,, cancellation ..	12	20,500	18	24,400	30	32,000	30	29,600	...	...	90	1,06,500
	,, maturity ..	..	..	..	..	446	5,53,350	496	3,72,350	...	...	942	9,25,700
	,, refunds under Table IV.	..	..	..	..	..	..	80	60,100	...	...	80	60,100
										...	...		
	Total ..	186	3,11,000	102	1,44,950	11,218	1,08,00,900	1,361	10,03,450	27	16,000	12,894	1,22,76,300

STATEMENT IV.

Statement showing the Receipts, Payments and Balance for the year 1938-39.

Receipts

Particulars				Amount		
				Rs.	a.	p.
1. Premium and Interest ...				17,10,781	9	3
	Rs.	a.	p.			
2. Interest on—						
(a) Monthly Balances ...	3,50,184	0	7			
(b) Loans on Policies ...	45,186	15	1			
(c) State Loan Bonds ...	83	3	11			
				3,95,454	3	7
3. Other Receipts—						
(i) Initial Deposits ...	27,745	10	6			
(ii) Repayment of loan ...	1,30,308	7	10			
(iii) Duplicate and Assignment fees ...	626	4	8			
(iv) Premium on State Loan Bonds ...	1,740	8	0			
(v) Miscellaneous ...	1,763	9	5			
				1,62,784	8	5
4. State Loan Bonds ...				15,312	8	0
5. Other receipts ...				...		
Total Receipts ...				22,84,332	13	3
Opening Balance on 1st July 1938				78,68,876	1	2
Grand Total ...				1,01,53,208	14	5

Payments

Particulars					Amount		
					Rs.	a.	p.
1. Expenses of Management:—	Rs.	a.	p.				
(a) Establishment and Pension ...	63,659	11	0				
(b) Contingencies ...	8,598	10	10				
(c) Printing and Stationery ...	3,574	12	9				
(d) Furniture ...	674	6	0				
(e) Office Rent ...	2,400	0	0				
(f) Advertisement and Propaganda ...	2,974	3	6				
(g) Medical Fees ...	31,159	0	0				
(h) Honorarium to Helpers ...	90,299	14	8				
(i) Premium Collection Charges ...	1,069	14	5				
(j) Travelling and Daily Allowance to Committee Members.	235	6	0				
(k) Travelling Allowance to Examining Medical Officers ...	131	11	0				
(l) T. A. to Touring Officers ...	40	10	0				
					2,04,718	4	2
2. Claims paid—							
(i) Death ...	2,21,863	15	6				
(ii) Matured ...	2,12,222	0	0				
(iii) Surrender ...	57,952	0	0				
					4,92,037	15	6
3. Refunds under Table IV ...					193	2	0
4. Miscellaneous Refunds ...					6,703	1	2
5. Refund of Interest on State Loan Bonds					...		
6. Refunds and adjustments of Initial Deposits ...					25,207	4	9
7. Loans—							
(a) Cash ...	3,44,609	0	0				
(b) Adjustment ...	6,730	2	8				
					3,51,339	2	8
8. Investment in State Loan Bonds ...					15,312	8	0
9. Other payments ...					...		
Total payments ...					10,95,511	6	3
Closing Balance on 30th June 1939 ...					90,57,697	8	2
Grand Total ...					1,01,53,208	14	5

STATEMENT V.—Revenue Account for the year 1938-39.

Revenue

Particulars				Amount		
				Rs.	a.	p.
1. Opening Balance on 1st July 1938 (as per Revenue Account for 1937-38) ...				92,01,953	15	10
2. Premium and interest—	Rs.	a.	p.			
(a) By Adjustment Loans ...	6,730	2	8			
(b) Received in Cash ...	9,29,371	6	2			
(c) Due in Death Cases ...	2,004	10	9			
(d) Outstanding ...	9,31,596	2	11			
				18,69,702	6	6
Interest on—						
(i) Monthly Balances ...	3,50,184	0	7			
(ii) Loans (including amounts outstanding)	53,723	0	3			
(iii) State Loan Bonds ...	83	3	11			
				4,03,990	4	9
4. Duplicate and Assignment Fees ...				626	4	8
5. Premia on State Loan Bonds ...				1,740	8	0
6. Adjustments in respect of policies lapsed in previous years and revived subsequently.						
(a) Surrenders ...	19,583	0	0			
(b) Miscellaneous refunds.	1,200	9	4			
				20,783	9	4
Miscellaneous income				1,763	9	5

Expenditure

Particulars					Amount		
					Rs.	a.	p.
1. Claims paid and outstanding—	Rs.	a.	p.	Rs.	a.	p.	
(i) Death ... Paid	1,38,644	9	8				
(i) Death ... Payable	97,093	14	4				
				2,35,738	8	0	
(ii) Matured ... Paid	2,09,077	4	0				
(ii) Matured ... Payable	16,781	4	0				
				2,25,858	8	0	
(iii) Surrender Paid ...	40,584	9	6				
(iii) Surrender Payable	6,591	0	0				
				47,175	9	6	
							5,08,772 9 6
2. Refunds under Table IV Paid				193	2	0	
2. Refunds under Table IV Payable				558	10	0	
							751 12 0
3. Miscellaneous Refunds. Paid				4,781	8	7	
3. Miscellaneous Refunds. Payable				799	15	6	
							5,581 8 1
4. Expenses of Management—							
(a) Establishment and Pension ...				63,659	11	0	
(b) Contingencies ...				898	10	10	
(c) Valuation fee ...				7,700	0	0	
(d) Printing and Stationery ...				3,574	12	9	
(e) Furniture ...				674	6	0	
(f) Office Rent ...				2,400	0	0	
(g) Advertisement and Propaganda. Paid	2,436	2	6				
(g) Advertisement and Propaganda. Payable	508	4	0				
				2,944	6	6	
(h) Medical Fees ... Paid	30,543	0	0				
(h) Medical Fees ... Payable	348	0	0				
				30,891	0	0	
(i) Honorarium to Helpers. Paid	88,001	9	0				
(i) Honorarium to Helpers. Payable	1,188	0	0				
				89,189	9	0	
(j) Premium collection charges ...				1,033	5	3	
(k) Travelling and Daily Allowances to Committee Members. Paid	213	5	0				
(k) Travelling and Daily Allowances to Committee Members. Payable	15	0	0				
				228	5	0	
(l) Travelling Allowance to Examining Medical Officers. Paid	114	2	0				
(l) Travelling Allowance to Examining Medical Officers. Payable	19	8	0				
				133	10	0	
(m) Travelling Allowance to Officers of the Department.				40	10	0	
							2,03,368 6 4
5. Arrears written off on surrender of policies—							
(i) in premiums ...				73,817	15	0	
(ii) in loan interest ...				595	11	11	
							74,413 10 11
Closing Balance on 30th June 1939 ...							1,07,07,672 11 8

STATEMENT VI.

Balance Sheet as at 30th June 1939.

Liabilities			Assets		
Particulars	Amount		Particulars	Amount	
	Rs. a. p.			Rs. a. p.	
Balance of the Fund as per Revenue Account...	1,07,07,672 11 8		Invested with the Government ...	90,57,695 10 2	
Claims outstanding by Death ...	1,88,093 1 5		Excess debit ...	1 1 4	
Do by Maturity ...	18,242 12 0		Loans on Policies within their surrender value	9,87,670 1 4	
Do by Surrender ...	93,393 3 3		Premiums outstanding ...	9,47,606 3 11	
Do by Refunds under Table IV ...	567 0 0		Do in Death Cases ...	5,387 15 0	
Miscellaneous Refunds ...	17,150 2 3		Loan Interest outstanding ...	41,531 2 1	
Non-Public Branch figure ...	15 0 0				
Medical Fee ...	448 0 0				
Honorarium to Helpers ...	1,224 0 0				
Travelling and Daily Allowances to Committee Members.	20 0 0				
Travelling allowance to Examining Medical [Officers	19 8 0				
Advertisement charges ...	508 4 0				
Initial Deposits ...	12,539 3 11				
Total ...	1,10,39,892 14 6		Total ...	1,10,39,892 14 6	

STATEMENT VII.

Account of Reversionary and *Interim* Bonuses for the year 1938-39.

Particulars of additions	Amount of 1928	Amount of 1933	Amount of 1938	Amount Total	Particulars of disposals	Amount of 1928	Amount of 1933	Amount of 1938	Amount Total
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Opening balance of Reversionary Bonus on effective policies.	1,64,666 0 0	7,98,982 2 0	...	9,63,648 2 0	Disposed of under Death—				
Reversionary Bonus allotted during the year.	25 0 0	100 0 0	20,70,795 0 0	20,70,920 0 0	(a) Reversionary Bonus. ...	2,017 8 0	7,475 0 0	7,983 0 0	
Corrections during the year ...	...	—1,500 0 0	—56 0 0	—1,556 0 0	(b) *Interim* Bonus ...	...	3,139 0 0	434 0 0	
Balance on effective Policies ..	1,64,691 0 0	7,97,582 2 0	20,70,739 0 0	30,33,012 2 0	Total ...	2,017 8 0	10,614 0 0	8,417 0 0	21,048 8 0
Interim Bonus additions. ...	167 8 0	8,811 0 0	1,452 0 0	10,430 8 0	Disposed of under Maturity—				
					(a) Reversionary Bonus ...	5,206 4 0	11,740 0 0	11,380 0 0	
					(b) *Interim* Bonus ...	...	100 0 0	1,018 0 0	
					Total ...	5,206 4 0	11,840 0 0	12,398 0 0	29,444 4 0
					Disposed of under Surrender—				
					(a) Reversionary Bonus ...	1,989 4 0	10,847 8 0	9,427 0 0	
					(b) *Interim* Bonus ...	80 0 0	3,980 0 0	...	
					Total ...	2,069 4 0	14,827 8 0	9,427 0 0	26,323 12 0
					Disposed of by issue of Paid-up Policy—				
					(a) Reversionary Bonus ...	396 4 0	3,046 0 0	1,942 0 0	
					(b) *Interim* Bonus ...	87 8 0	1,592 0 0	...	
					Total ...	483 12 0	4,638 0 0	1,942 0 0	7,063 12 0
					Total disposed of ...	9,776 12 0	41,919 8 0	32,184 0 0	83,880 4 0
					Closing Balance on 30th June 1939 ...	1,55,081 12 0	7,64,473 10 0	20,40,007 0 0	29,59,562 6 0
Grand Total ...	1,64,858 8 0	8,06,393 2 0	20,72,191 0 0	30,43,442 10 0	Grand Total ...	1,64,858 8 0	8,06,393 2 0	20,72,191 0 0	30,43,442 10 0